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Intertwining Retirement Education with Adult Education

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Abstract: This literature review aims to explore how adult education can intervene to create a more satisfactory retirement through retirement education. Specifically, it is focused how retirement education has use transformative learning theory to interpret retirement experiences.

Keywords: retirement education, transformative learning theory, transition to retirement

Introduction

People are now living longer and healthier lives than previous generations. Technological and medical advances extend life phases, and as a result, knowing how adults live after their retirements is important not only for the nation's sustainable economic growth but also for the personal well-being of a country's citizens. Because of these changes in society and in the labor market and the demographic shift, reviewing literature on the retirement and educational experiences of retirees and re-establishing a fresh concept of retirement would be insightful for setting up a new direction for the adult and lifelong education field. Therefore, retirement might be a concept that will have to be redefined significantly at the turn of the century. Life after retirement was considered as "the period of leisure at the end of life" (Heath, 1996, p. 40). Retirement was "a time of reward for a life of endeavor" (Heath, 1996, p. 40). However, times have changed, and the length of time after retirement has dramatically increased over the past century mainly due to aging. Heath (1996) also pointed out that the changing economy situation and complexity of benefit plans and Social Security requirements contribute to the necessity to learn about retirement itself for a successful retirement experience.

For a long time, retirement was studied from the perspective of changing the financial status of retirees and its impact on the pension system and Social Security. However, more and more researchers have paid attention to the subjective satisfaction of individual's post-retirement. Floyd, Haynes, Doll, Winemiller, Lemsky, Burgy, Werle, and Heilman (1992) conducted a study for assessing satisfaction in retirement and perceptions about retirement experiences relevant to the post-retirement adjustment of older adults. There are 6 domains that have been assumed to be influential for satisfaction in retirement in this study: 1) retirement work functioning, 2) adjustment and change, 3) source of enjoyment in retirement, 4) satisfaction with life in retirement, 5) reasons for retirement, and 6) leisure and physical activities (Floyd et al., 1992). However, a major question still remains; from the perspective of adult education, how can our field support retirees, or pre-retirees, and create a soft-landing to a satisfactory retirement?

The Actualization of Retirement Education

Retirement education (also known as pre-retirement programs) has primarily been developed to reduce retirees' dissatisfaction and to encourage them to have more

realistic expectations for retirement and their later lives. Brahce (1983) mentioned, “historically, the term pre-retirement education was first used by Woodrow Hunter (1960, 1962) to describe a lecture-discussion program of several topics” (p. 28). Hunter’s work is implicative, because his training programs became a classic model for preretirement programs in education, labor unions, and industries (Brahce, 1983). After that, the term began to have a more comprehensive meaning that included planning, counseling, and preparing for the diverse aspects of the pre-retirement period such as financial management, social and family relationships, health management, volunteering and community action, and second career searches.

Kamouri and Cavanaugh (1985) studied the impact of retirement education programs on workers’ retirement socialization. They focused on retirement socialization, meaning “a process of role preparation and development that occurs during the later stages of ones’ work career” (Kamouri & Cavanaugh, 1985, p. 245). Kamouri and Cavanaugh’s study is based on the assumption that workers have to become socialized to new retirement roles, and an appropriate retirement education program would be helpful to socialize workers into new situations. Still, it was pointed out that the effects of retirement education programs for retirees have been “overstated due to participant self-selection and lack of control group comparisons” (Kamouri & Cavanaugh, 1985, p. 246). Also, they indicated that it is obvious that the participants of a retirement education program can have new attitudes about life after retirement, but it is debatable whether those new attitudes accurately reflect retirement or not (Kamouri & Cavanaugh, 1985). Brady, Leighton, Fortinsky, Crocker, and Fowler (1996) suggested the necessity for focusing on the quality of life issues, such as education, relationships, culture, and spirituality. Also, Anderson and Weber (1993) revealed that having the opportunity to actively plan one’s retirement may lead to a more satisfactory retirement. Also, in this study, it was suggested that employer-sponsored retirement planning programs need to be offered to employees in advance of their retirement. Heath (1996) studied the positive effect retirement preparation programs have for adjusting the changing social relationships of retirees and addressed that retirement preparation programs offered by employers encouraged retirees to perceive retirement as a more positive experience.

However, it can be claimed that retirement education has not been studied enough because most of the previous studies were written in 1980s, 1990s, and few studies from early 2000s. Moreover, the majority of research on retirement education focus on how the financial education can lead the retirees to be prepared financially for the later life, not for their encore career, family relationship, or social identity. Also, the accessibility of retirement education has been pointed out as one of the issues in retirement education. Beck (1984) addressed that retirement preparation programs was available for fewer than 4% of the participants who aged 60 to 74 in 1981, and the group who is expected to be helped by retirement education cannot access to the retirement education. Beck’s study (1984) analyzed the older workers in 1981 but the conclusions of this study are still meaningful for designing and studying retirement education after more than 30 years, because the retirement education studies focusing on financial preparation overlooks the retirees who need to stay in labor market because of their low economic status. From the educational research perspective, it needs to be explored how to effectively deliver the retirement education not only for the full-time retirees, but also for the part-time retirees and pre-retirees. Retirement education also can be a new pathway

for encouraging retirees to be proactive about their retirement transition as a link between lifelong learning and career development.

Retirees and pre-retirees need to understand that societal conditions after retirement and work environments for older adults have greatly changed, specifically in the 21st century, and their capabilities as human resources are also very different from what their parents' experienced. Lifelong learning in the form of retirement education can be one of the most effective delivery system for this re-identification of self in the diverse social changes. It is not just due to the distinctive features of lifelong learning – ongoing, voluntary, and self-motivating – that participation in retirement education should be promoted, but they are also significant for retirees in an aging society to anticipate and adequately plan for their retirement.

The Transformation of Retirees with Adult Education

The definition and concept of retirement have changed with social developments in economics, medical technology, and lengthened lifespans, and retirement has become more about individual preferences and what one makes of it. Therefore, individual levels of experiences, reflections, and the meaning-making process are essential factors for retirees to adjust to the changes in their lives after retirement. Therefore, retirement needs to be interpreted from a sociologic idea that helps an individual understand how one's life influences and is influenced by the society in which the person lives (Atchley, 1976). Atchley (1976) also noted that sociology is a field that is made up of language and knowledge, and from this point of view, retirement and retirement planning can also be explained from an adult education perspective. This is because adult learning is more focused on reflecting on experiences instead of receiving information. These experiences do not remain dormant, but can actually be a trigger that encourages individuals to acquire new knowledge or hone skills that existed previously (Jarvis, 1981). The later life of retirees may be drastically different from previous generations' experiences, because their social position and family relationships change, and retirees can also face the danger of financial risks. Moreover, another challenge for retirees in their later lives is finding new roles that continue to add meaning and fulfillment to their everyday lives.

Among the various theories related to Adult Education and Lifelong Learning, Mezirow's transformative learning theory (1978) can be one of the most implicative tools for understanding retirement education as adult learning. Transformative learning is grounded on the assumption that every person wants to make meaning from their daily lives (Taylor, 2008). Additionally, transformative learning can be categorized by two kinds of frameworks: the first framework emphasizes "personal transformation and growth" (Taylor, 2009, p. 5). Various scholars who support this framework, such as Mezirow, Dirkx, Kegan, or Cranton, focus on an individual level of transformation and try to see how transformative learning can encourage critical reflection and self-awareness. The second framework for transformative learning focuses on the relationship between social change and personal transformation. Other scholars, such as Freire, Johnson-Bailey, Tisdell, or Alfred, assume that the two-layers of transformation, which includes individual and social layers, are connected (Taylor, 2009). Therefore, this second group of scholars emphasizes that it is important for individuals to be aware of power relations in their society and how they are linked with personal levels of critical reflection, self-awareness, and finally, transformation. Both perspectives have meaningful

implications for adult learners, adult educators, and the field of adult education but use a different framework for understanding the process and results of critical reflection through transformative learning. In the case of retirement transition, the first framework that emphasizes the individual level of transformation is helpful for retirees to understand themselves as experiencing continuous development. The second framework, which focuses on the interaction between personal and social change, acknowledges that retirees are an influential group in their societies. This second framework for interpreting retirement transition is significant for making retirees aware of their potential for leading social change after retirement through transformative learning.

Transformative learning theory is imperative for helping retirees to transit and adapt to life after retirement. Retirees' diverse experiences are the primary medium of transformative learning (Taylor, 2009). Transformative learning is implicative for retirees to rearrange their values, mindsets, or habits of mind after leaving their workplaces, which has been the origin of their self-estimation and identity. Retirement, which can be a loss, a movement, or an opportunity, should be reflected on, criticized, and recognized as a transformative incident throughout one's whole life. Additionally, the experience of retirement should be analyzed by transformative learning for retirees to fit into their new roles in their families and society. In this regard, retirement needs to be analyzed with the linkage between individual transformation based on changes in society and power relations.

After retirement, retirees can find themselves missing the past and wondering about the place where they previously worked. They expect to be treated and addressed accordingly, like a boss or a chief manager, even if they are no longer in these positions; this is mainly because they did not have opportunities to envision their change in conditions through a transformed perspective. Critical reflection, which is the second element in transformative learning (Taylor, 2009), seems to be the most critical factor for retirees to successfully adapt to retirement, because the ability to critically reflect on his or her changed situation can inform one about how to react to the challenges and complexities of retirement (Kreber, 2012).

Transformative learning theory is also meaningful not only for retirees but also for pre-retirees or younger workers, because it can be helpful for understanding group or organizational transformational learning (Baumgartner, 2001). One important area in adult education is workplace learning, and discussions on workplace learning need to be expanded specifically for retirees and older adults in an aging society. For adults, a workplace can be one of the most important learning environments, because people might spend more time in the workplace than they ever spent in school. Therefore, employers need to consider how they can offer retirement education programs for their workers to have the opportunity to critically reflect on their retirement and later lives, using action learning and collaborative inquiry as York and Marsick (2000) suggested.

Additionally, transformative learning theory for retirement transition can be connected with career transition theories to interpret retirement as a process for creating narratives about retirees' careers. Critical reflection in transformative learning is also helpful for people to understand the whole process of career interest development, career choice, and performance in their working lives. Specifically, Social Cognitive Career Theory (Lent, Brown, & Hackett, 1994) and Career Construction Theory (Savickas, 2002) emphasize the development process of changing career roles during one's working life.

However, there is a lack of discussion on how people can be supported to make practical changes and develop themselves for the next stages of their careers. Previous career experiences, critical reflection on their performance, and self-identification as human resources are meaningful connections between career theories and transformative learning and can offer a solution for successful adaptation during retirement transition not only for theoretical analysis but also in practice.

Discussion: Retirement Education as Adult Learning

Previously, many retirement education programs were designed to focus on the financial aspects of retirement (Brady et al., 1996). It is obvious that financial preparation is a critical factor for leading a better quality of life after retirement. However, in this aging society, retirement education programs should be able to comprehensively help retirees transform their self-identity, adjust to the changes they may experience in social relationships, and discover hidden opportunities after retirement. Retirement education programs provide occasions for the participants to identify what challenges and opportunities they might and will face and assist them in planning for their retirement goals (Volpe, 1991).

As stated above, it was found that retirement has been discussed in many ways, but not in our field - adult education. It is difficult to find studies that explore retirement education and its efficacy from the perspective of adult education. Hershey, Moen, and Jacobs-Lawson (2003) pointed out this issue, explaining that surprisingly few studies have examined the effect of retirement education programs and retirement planning on retirement experiences and behaviors “despite repeated calls for work in this area over the past three decades” (Hershey et al., 2003, p. 341). Anderson and Weber (1993) also suggested that there is a scarcity of evaluations on retirement planning programs, their effectiveness, and empirical accuracy. However, it is clear that adult education has a role to play in preparing and shaping retirees for satisfactory retirements or second lives through their participation in retirement education. Discussing retirement education with adult education also gives a room for adult educators and adult learning scholars to collaborate in designing retirement education with external fields such as public health, social work, or gerontology.

Specifically, new notions about retirement highlight the importance of learning across one’s life span. The definition of learning also has been expanded to include longevity and the demographic shift, including lifelong learning and adult education. However, other forms of learning, such as workplace learning, vocational training, or pre-retirement education, are still considered as separate concepts in learning. Discussions on highlighting retirement as one of the important life stages in adult education can also bridge lifelong education and vocational training, specifically for older employees who need to stay in labor market after the retirement from their primary workplace. In addition, many adult education theories, such as transformative learning or self-directed learning, can shed light on how we should define, design, and evaluate retirement education in this aging society.

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